

**17. No other agreements, No assignment.** There are no other agreements between the parties, except as referenced herein and in Exhibits hereto, and except for those Licenses, Warranties, and other Agreements provided with the Products. The Agreement may not be assigned by Customer except as expressly authorized herein.

**18. Commercial Transaction, No Extended Warranty. CUSTOMER AGREES AND ACKNOWLEDGES THAT THE PRODUCT IS USED FOR BUSINESS AND COMMERCIAL PURPOSES, AND THAT THE CUSTOMER IS AN INDIVIDUAL AND/OR COMPANY ENGAGED IN A COMMERCIAL ENTERPRISE AND THAT THIS TRANSACTION IS NOT A CONSUMER TRANSACTION. THIS IS NOT AN EXTENDED WARRANTY.**

**NewTek, Inc.**

**Customer:**

By: \_\_\_\_\_

Spencer P. Schiel

By: MDP

\_\_\_\_\_  
Title

HMFIC

Title

\_\_\_\_\_  
Date

12/16/11

\_\_\_\_\_  
Date

**ADDRESS:**

**ADDRESS:**

5131 Beckwith  
San Antonio, TX 78249  
Phone: (210) 370-8000  
Fax: (210) 370-8075  
Email: \_\_\_\_\_

123 Somewhere  
SOMELAND  
Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_